

B2100A (Form 2100A) (12/15)

## United States Bankruptcy Court

Northern District Of Texas

In re Ronald Carson,

Case No. 15-34431-hdh13

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust National Association, as  
Trustee of the Igloo Series III Trust

Name of Transferee

Wilmington Trust, National Association, not in its  
individual capacity, but solely as trustee for VM  
Trust Series 3, a Delaware statutory trust

Name of Transferor

Name and Address where notices to transferee  
should be sent:

c/o BSI Financial Services  
1425 Greenway Drive, Ste 400  
Irving, TX 75038

Phone: 972-347-4350

Last Four Digits of Acct #: 0424

Court Claim # (if known): 26-1

Amount of Claim: 55,846.11

Date Claim Filed: 3/14/16

Phone: \_\_\_\_\_

Last Four Digits of Acct. #: 0424

Name and Address where transferee payments  
should be sent (if different from above):

c/o BSI Financial Services  
PO Box 517  
Titusville, PA 16354-0517

Phone: \_\_\_\_\_

Last Four Digits of Acct #: \_\_\_\_\_

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle R. Ghidotti-Gonsalves  
Transferee/Transferee's Agent

Date: 06/18/18

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



314 S Franklin St / Second Floor  
PO Box 517  
Titusville PA 16354  
888-738-5873  
814-217-1366 Fax  
[www.bsifinancial.com](http://www.bsifinancial.com)

November 24, 2017

43

Sent via First Class Mail

RONALD CARSON  
1332 PARKMONT DR  
GARLAND, TX 75041

New Account Number: REDACTION  
Old Account Number

### NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, ("BSI Financial"), effective 11/10/2017. The transfer of servicing does not affect any term or condition of the mortgage loan other than terms directly related to the servicing of the loan.

Shellpoint Mortgage Servicing your prior servicer, was collecting your payments. Shellpoint Mortgage Servicing will not accept any payments received by you after the day preceding 11/10/2017.

As your new servicer, BSI Financial will start accepting payments received from you on or after 11/10/2017.

BSI Financial will collect your payments going forward. As your new servicer, BSI Financial will start accepting payments received from you on or 11/10/2017.

**Send all payments due on or after 11/10/2017 to BSI Financial at this address:**

**BSI Financial Services**  
PO Box 679002  
Dallas, TX 75267

If you have any questions for either your prior servicer, Shellpoint Mortgage Servicing or your new servicer BSI Financial, about your mortgage loan or this transfer, please contact them using the information below:

**Licensed as Servis One, Inc. dba BSI Financial Services**

BSI Financial Services NMLS # 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET). If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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**Prior Servicer:**

Shellpoint Mortgage Servicing  
Customer Service Department  
P.O. Box 51850  
Livonia, MI 48151  
1-800-365-7107

**New Servicer:**

BSI Financial Services  
Customer Care  
314 S Franklin St, 2<sup>nd</sup> Floor  
Titusville, PA 16354  
888-738-5873

**Under Federal law, during the 60 day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.**

If you are currently having your payments automatically withdrawn from your checking or savings account, they will stop that service on 11/09/2017. Please be sure to send a check to BSI Financial, for your next payment. If you would like to continue having your payment automatically withdrawn, BSI will be glad to set you up on our Automatic Withdrawal Program. Please call and ask for an ACH representative. You will be receiving a monthly statement in the mail from BSI. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx, ACH weekly, ACH bi-weekly, ACH monthly, Pay by Web, Pay by Phone and Western Union.

We look forward to servicing your loan. Please contact us at 888-738-5873 with any questions or concerns.

Sincerely,  
Customer Care Department  
BSI Financial Services  
NMLS # 38078; # 126672

\* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

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### **Qualified Written Request - Notice of Error or Information Request**

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

**BSI Financial Services**  
Attn: Qualified Written Requests  
PO Box 517, 314 S Franklin St, 2<sup>nd</sup> Floor  
Titusville, PA 16354

#### **Licensed as Servis One, Inc. dba BSI Financial Services**

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November 24, 2017

RONALD CARSON  
1332 PARKMONT DR  
GARLAND, TX 75041

RE: Account Number: REDACTION  
Property Address: **1332 PARKMONT DR  
GARLAND, TX 75041**

Dear Borrower:

Welcome to BSI Financial Services ("BSI Financial"). The servicing of your loan with Shellpoint Mortgage Servicing transferred to BSI Financial, and BSI Financial is servicing the loan on behalf of the current creditor U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$49,918.11 due to U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE IGLOO SERIES III TRUST. As of the date of this letter, your escrow account balance is \$- 937.48. The total debt inclusive of all past due interest and fees, if any, is \$53,464.66 Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay, may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your check. We will inform you of any adjustments prior to depositing the check.

For further information, please write to us at the address listed above or call us toll-free at 1-888-738-5873. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice, that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice, that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment, and mail you a copy of the judgment or verification. Upon your written request within the thirty (30) day period after receiving this notice, for the name and address of the original creditor, this office will provide you with the name and address of the original creditor, if different from the current creditor.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

If you have any questions or concerns, please contact our office toll-free at 1-888-738-5873.

Sincerely,

BSI Financial Services  
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

TEST\_GR-8020-10202015\_CA08202015

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## **Important Information About Your Rights**

BSI Financial Services

1425 Greenway Drive, Suite 400

Irving, TX 75038

1-800-327-7861

Fax: (972) 692-7083

NMLS # 38078

Office Hours: Mon. – Thurs. 8:00 am to 8:00 pm (ET), Fri. 8:00 am to 5:00 pm (ET), Sat. 8:00 am to 12:00 pm (ET).

Colorado Office Location: 7200 S. Alton Way, Ste. B180, Centennial, CO 80112 (303) 309-3839

Licensed as a Debt Collection Agency by the New York City Department of Consumer Affairs, (# 2001485-DCA).

North Carolina Collection Agency Permit (# 105608).

### **Arkansas Residents**

BSI Financial Services is currently licensed in the state of Arkansas. Any complaints may be submitted to <http://www.securities.arkansas.gov/> or toll-free: 1-800-981-4429.

### **California Residents**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

### **Colorado Residents**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA).

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

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If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



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**Georgia Mortgage Servicer Standards**

BSI Financial Services:

- (a) Shall act with reasonable skill, care, and diligence;
- (b) Shall not charge fees for:
  - 1. Handling borrower disputes;
  - 2. Facilitating routine borrower collections;
  - 3. Arranging repayment or forbearance plans;
  - 4. Sending borrowers notice of nonpayment;
  - 5. Updating records to reinstate a mortgage loan; and
  - 6. Late payment in excess of the initial late payment fee, as provided by 12 C.F.R. § 1026.36(c)(2).
- (c) Except as set forth in section (d) below, shall not commence a foreclosure process while a borrower's complete loss mitigation application is pending ("dual-tracking");
- (d) Shall not conduct a foreclosure sale before evaluating the borrower's complete loss mitigation application in the event the complete loss mitigation application is received after a foreclosure process has been commenced.
- (e) Shall consider loss mitigation whenever possible and, at a minimum:
  - 1. Acknowledge receipt of a borrower's initial loss mitigation application within 5 business days of receipt;
  - 2. Upon receipt of a borrower's initial loss mitigation application, provide name, address, and a collect call or toll-free telephone number for an employee or department of the servicer that can be contacted by the borrower regarding loss mitigation application inquiries;
  - 3. Upon receipt of a borrower's initial loss mitigation application, identify requirements for loss mitigation options, if available; and
  - 4. Evaluate a borrower's eligibility for available loss mitigation options within 30 days of receipt of loss mitigation application.
- (f) Shall have a process for borrowers to appeal loss mitigation disputes, including, but not limited to, a formal review of loss mitigation options, to personnel different than those responsible for previous evaluations or provide an option for borrowers to mediate such disputes;
- (g) Shall have an error resolution process for all borrowers, unless expressly excluded pursuant to 12 C.F.R. § 1024.35(g), which must, at a minimum:
  - 1. Acknowledge receipt of a borrower's notice of error within 5 business days of receipt;
  - 2. Conduct a reasonable investigation; and
  - 3. Within 45 business days, except where prompter compliance is required by 12 C.F.R. § 1024.35(e)(3) or alternative compliance is provided in 12 C.F.R. § 1024.35(f), provide a borrower with a written notification of: (i) the correction of error or (ii) the servicer's determination that no error occurred and the reason for such determination.
- (h) Shall apply payments to the principal and interest first, rather than the insurance, taxes, and fees of the mortgage loan, except where inconsistent with federal law;

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[www.bsifinancial.com](http://www.bsifinancial.com)

- (i) Shall not assess on a borrower any charge or fee related to force-placed insurance, unless the servicer has a reasonable basis to believe the borrower has failed to comply with the mortgage contract's requirements to maintain insurance; and
- (j) Shall not obtain force-placed insurance for a borrower that imposes an unreasonable charge or fee related to the force-placed insurance.

#### **Hawaii Residents**

BSI Financial Services is licensed by the Department of Commerce and Consumer Affairs. Complaints about BSI Financial Services may be submitted to the Commissioner at: DCCA, Division of Financial Institutions, King Kalakaua Building, 335 Merchant Street, Rm. 221, Honolulu, HI 96813 or by calling 808.586.2820.

#### **Maryland Residents**

Per Maryland Code Commercial Law section 13-316(b)(5), BSI is required to inform you that a servicer's violation of this section will result in a servicer being held liable under subsection (e) of § 13-316.

#### **Massachusetts Residents**

##### **NOTICE OF IMPORTANT RIGHTS**

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

#### **New York Residents**

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice:

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;

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6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

#### **North Carolina Residents**

**BSI Financial Services is regulated by the North Carolina Commissioner of Banks (NCCOB). If you wish to submit a complaint about BSI, you may do so to the NCCOB, which provides an online complaint form on their website <http://www.nccob.gov/>, or you may call them at 919-733-3016 for more information and assistance.**

#### **Texas Residents**

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

**A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).**

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314 S Franklin St / Second Floor  
PO Box 517  
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866-581-4514  
814-217-1366 Fax  
[www.bsifinancial.com](http://www.bsifinancial.com)

**Temporary Coupon**

**Name:** \_\_\_\_\_

**Loan #** \_\_\_\_\_

**Property Address:** \_\_\_\_\_  
\_\_\_\_\_

**Amt of Regular Payment** \_\_\_\_\_

**Allocation of Additional Funds:**

**Late Fees**

**Escrow**

**Principal**

**Total Amount of Check:** \_\_\_\_\_

Send payment to:

**BSI Financial Services**

**PO Box 679002**

**Dallas, TX 75267**





1425 Greenway Dr  
Suite 400  
Irving, TX 75038  
Toll Free 866-581-4514  
Fax 972-518-1385  
www.bsifinancial.com

## **AUTOMATIC CLEARING HOUSE APPLICATION**

Dear BSI Customer(s):

BSI Financial Services is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

Enclosed for your review is the ACH Application to be completed and returned to our office for processing. The form must be filled out in its entirety to be processed. You may keep a copy for your records.

### **Important Information:**

- \* Please allow up to 45 days for this application process.
- \* Please note that your loan must be current on the day we receive this completed application before the automatic payments can begin, and your account must remain current for the program to continue.
- \* Once your application is approved, you will receive a notification by mail showing when the program will begin.
- \* Please continue making payments until you receive the written confirmation of your first draft date.

We hope you enjoy the convenience of our automatic payment option and thank you for the opportunity to service your loan. If you have any questions, please call us at 1-800-327-7861 during our office hours Monday to Friday 8:00 a.m. to 11:00 p.m. (ET), Saturday 8:00 a.m. to 12:00 p.m. (ET).

Sincerely,

BSI Financial Services

ACH Department

Enclosure: Automatic Clearing House Application

Licensed as Servis One, Inc. dba BSI Financial Services. NMLS # 38078.

Colorado Office Location: 13111 E. Briarwood Ave., Suite 340, Centennial, CO 80112 (303) 309-3839. Licensed as a Debt Collection Agency by the New York City Department of Consumer Affairs, (# 2001485-DCA). North Carolina Collection Agency Permit (# 105608).

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Automatic Mortgage Payment (ACH) Authorization Rev 7/2016



**AUTOMATIC CLEARING HOUSE APPLICATION**

Loan Number: \_\_\_\_\_

Date: \_\_\_\_\_

**Send completed application and a copy of a voided check or savings deposit slip to:**

★ Fax: (814) 286-5089 (Attn: ACH Dept.)

★ Mail: 314 S. Franklin St, Titusville, PA 16354 (Attn: ACH Dept.)

The form below must be filled out in its entirety to be processed. Please attach a voided check to this form. If you are using a savings account, we require a BANK STATEMENT or LETTER from the BANK which should include your name, bank routing and savings account number.

Credit Union Members: to ensure prompt processing of your application, please verify your account number and routing/transit numbers with your credit union. The correct numbers may be different from what is printed on your check.

Customer Information			
Borrower Name(s):	Contact Phone#:	<input type="checkbox"/> Home	<input type="checkbox"/> Work <input type="checkbox"/> Cell
Mailing Address:	City:	State:	Zip code:
Bank Account Information			
Please Select one: <input type="checkbox"/> Checking Account <input type="checkbox"/> Savings Account			
Bank Name:		Bank Phone Number:	
Bank ABA Routing Number:		Bank Account Number:	
Automatic Payment Amount			
Current monthly payment \$:			
Additional principal payment (optional) \$:		Additional Escrow payment (optional) \$: Total of Additional: \$	
Automatic Payment Withdrawal Date			
Desired start date: _____ (mm/dd/yy)			
Please Select <b>one</b> of the three draft options below. Details of each of the options are provided in the <b>FAQs</b> provided with this form:			
<input type="checkbox"/> Monthly Drafting (Please select a valid date): _____ (1 <sup>st</sup> to 30 <sup>th</sup> ONLY)			
<input type="checkbox"/> Bi-Weekly Drafting (Day of Week): _____			
<input type="checkbox"/> Weekly Drafting (Day of Week): _____			
To ensure proper drafting, a day of the week (Monday through Friday) will need to be selected for the weekly or bi-weekly options			
<b>IMPORTANT:</b> To ensure no late charges are assessed, you must select a Withdrawal Date PRIOR to the end of your monthly grace period. Generally payments are due on the first day of each month and the withdrawal date may be up to 15 days past your due date based on your grace period. Refer to your promissory note for your specific due date and grace period.			

**Auto Debit Authorization**

I authorize BSI Financial Services, Its authorized representatives and service providers ("BSI"), and the above named bank to automatically debit my bank account monthly for the amount of (i) my monthly payment of principal, interest and escrow, which amounts are specifically set forth in my mortgage loan documents, plus (ii) any additional principal or escrow as indicated above. I understand that the payment amount for principal, interest, and escrow may vary from month to month due to changes in escrow requirements or principal and interest payments for adjustable type mortgages, if applicable. BSI is authorized to debit my bank account until BSI has received written or oral notification. Termination requests must be received by BSI three (3) business days prior to the next scheduled monthly debit.

I understand that (i) I must CONTINUE MAKING PAYMENTS until the date that my automatic payments will begin, of which BSI will notify me by mail and which may take up to 45 days, and (ii) my account must be current before the automatic payment will be authorized to begin.

The terms of this Authorization do not modify the terms of my loan. By signing below, I hereby agree to the terms stated above and the FAQs provided with this form, as well as acknowledge receipt of a copy of this Authorization that I may retain I acknowledge that should an electronic transfer under this agreement be returned to BSI for insufficient funds (NSF) I may be charged an NSF processing fee if permitted by applicable law and I will be responsible for making alternate arrangements for the payment to bring my account current and ensure future payments are posted within my grace period. I acknowledge that if I file for protection under the US Bankruptcy Code, this agreement will become null and void. By providing my cell phone number, I am granting BSI express consent to contact me at that number about my Loan and ACH application. My consent allows BSI to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls. Message and data rates may apply.

Sign Here:

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Co- Borrower \_\_\_\_\_ Date \_\_\_\_\_



**How does the Automatic Clearing House ("ACH") Program work?**

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. Your mortgage payment will be drafted from your account on the date of your choice (**or following business day if the date you choose falls on a weekend or holiday**). A record of the transaction will appear as a debit (ACH) each month on your bank statement and your monthly billing statement from BSI.

**What amounts will be withdrawn?**

BSI will draft the amount of your current monthly payment, including principal, interest, applicable tax and insurance. By enrolling in this program, you agree and understand that the draft amount may vary due to changes in your escrow payment or principal and interest terms of your mortgage, as applicable.

**What are my withdrawal options?**

BSI offers the following options for withdrawal:

**Monthly:** Your monthly mortgage payment will be withdrawn on the same date each month and (12) twelve contractual payments will be applied to your loan each year

**Bi-Weekly Payments:** This option will draft an installment equal to half of your monthly contractual payment every two weeks. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In months where more than two drafts occur within a calendar month, the additional funds will be applied to the principal balance.

**Weekly:** This option will draft an installment equal to one-quarter of your monthly contractual payment every week. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In a year's time, 52 withdrawals will be made.

By selecting the **weekly** or **bi-weekly** option, you understand and agree that the withdrawn funds may not be applied to your mortgage immediately but held in a suspense account until sufficient funds have accumulated for a full monthly payment to be applied to the loan. In addition, the additional payment reduces your principal balance owed, enabling you to pay down your loan earlier and save money over the life of the loan.

**Can I still make additional principal payments or escrow deposits?**

Yes! If you want to make additional payments, you may designate on the application the amount of the principal and or escrow payment to be withdrawn in addition to your monthly payment. **The additional amount withdrawn will remain constant** regardless of any changes to your monthly payment.

**What happens if there isn't enough money in my account to cover this transaction?**

In the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. BSI will also assess an insufficient funds fee plus late charge and you will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds. If your loan is delinquent, we can cancel automatic payments, and you will have to make your payments directly to us.

**Why do I need to send a voided check or deposit slip with my application?**

The application and your voided check or deposit slip gives BSI the accurate information needed to begin the ACH service.

**When will I know when the automatic program is in effect?**

You will receive a confirmation letter specifying the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

**How do I terminate the automatic withdrawals or make changes?**

If you would like to terminate automatic withdrawals, you must notify us orally or in writing at least three (3) business days prior to the next scheduled draft date at the following address: BSI ACH Dept. 314 S. Franklin St, Titusville, PA 16354 **Or** fax notification to us at 814-286-5089 (send Attn: ACH Dept.) Any changes to your payment instruction, including changes to the payment amount and/or the payment account must be made in writing to the above address. We may change terms or fees or cancel the automatic payment program at any time. If notice is required, we will tell you in writing.

**If you have any additional questions**

Please call us at 1- 800-327-7861, Monday through Friday from 8:00 AM until 11:00 PM and Saturday from 8:00 AM until 12:00 PM Eastern Time. One of our Customer Service Representatives will be happy to answer your questions.